

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-10233
Robert N. Grafton, Jr. and Allison M. Grafton Judge: JNP
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought
☐ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: 4/5/17

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 450.00 per month to the Chapter 13 Trustee, starting on May 1, 2017 for approximately 46 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Isabel Balboa, Trustee	Administrative	as allowed
Ronald E. Norman, Esquire	Administrative	\$3,200.00
Ronald E. Norman, Esquire	Administrative-supplemental fees	\$607.37
LeeAnn Grafton	Priority-DSO	\$0.00 (Notice Only)
IRS	Priority-2013 Taxes	\$3,262.90

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Hyundai Lease Tilting Trust/Kia Motor Finance	2015 Kia Sedona	\$464.67	0	\$464.67	\$424.67

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Bank of America	1901 Exposition Drive Williamstown, NJ 08094	\$200,926.00	\$30,361.79
Bank of America	40 Canterbury Ct. Glassboro, NJ 08028	\$175,000.00	\$2,081.00

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan: BMW Financial

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo Financial National Bank	furniture purchased from Ashley Homestore	\$758.23
Wells Fargo Financial National Bank	items purchased from Horizon Services, Inc.	\$5,901.85

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Hyundai Lease Tilting Trust/Kia Motors Finance	Automobile Lease-2015 Kia Sedona	ASSUME
Jack Scheidell	House Lease	ASSUME

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) IRS
- 4) Secured then Unsecured Creditors

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 6/6/16.

Explain below **why** the plan is being modified:

Plan is being modified to surrender joint debtor's interest in real property located at 40 Canterbury Court, Glassboro, NJ 08028.

Explain below **how** the plan is being modified:

Listed joint debtor's real property located at 40 Canterbury Court, Glassboro, NJ under Surrender section of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 4-5-17

/s/ Ronald E. Norman
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 4-5-17

/s/ Robert N. Grafton, Jr.
Debtor

Date: 4-5-17

/s/ Allison M. Grafton
Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert N. Grafton, Jr.
 Allison M. Grafton
 Debtors

Case No. 16-10233-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 84

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db/jdb Robert N. Grafton, Jr., Allison M. Grafton, 10 Cambridge Rd, Turnersville, NJ 08012-1426
 515934360 AIDHC, PO Box 404112, Atlanta, GA 30384-4112
 515934362 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)
 515934361 Alfred I. Dupont Hospital, PO Box 740198, Atlanta, GA 30374-0198
 515934365 Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 515934364 Amex Dsnb, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 515934366 Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
 516132484 Apex Asset Management, LLC, Virtua Health System, WJ, PO Box 5407, Lancaster, PA 17606-5407
 515934368 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)
 516160242 BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
 515934367 Bank of America, Correspondence FL-1-908-01-49, PO Box 31785, Tampa, FL 33631-3785
 516021497 +Bank of America, N.A., P O BOX 982284, El Paso, TX 79998-2284
 515934370 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 515934369 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
 515934371 Bk of Amer, 450 American St, Simi Valley, CA 93065-6285
 515934377 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119)
 516067435 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 515934378 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)
 515934375 Capl/bstby, PO Box 30285, Salt Lake City, UT 84130-0285
 515934376 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516022110 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515934379 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515934380 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 515934381 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 515934382 Citibank, Citicorp Credit Svcs/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
 515934383 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
 515934384 Comenitycapital/bjsclb, PO Box 182125, Columbus, OH 43218-2125
 515934385 Comenitycapital/bjsclb, PO Box 182120, Columbus, OH 43218-2120
 516143828 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 515934389 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
 515934388 Dsnb Macys, Macys Bankruptcy Department, PO Box 8053, Mason, OH 45040-8053
 516091393 ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
 516130843 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 515934390 Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498
 515934391 Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498
 516160398 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 515934393 Jack Scheidell, 30 McGregor Ct, Turnersville, NJ 08012-2306
 515934394 +Kennedy Health System, Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
 515934395 Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 515934398 LeeAnn Grafton, 1901 Exposition Dr, Williamstown, NJ 08094-6364
 515991495 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 516157535 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 515934403 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 515934402 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
 515934414 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 515934415 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 515934416 Tnb-Visa (TV) / Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
 515934417 Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663
 516107103 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 515934418 Wells Fargo Home Projects Visa, Wells Fargo Financial, 1 Home Campus Fl 3, Des Moines, IA 50328-0001
 515934419 Wffnb/Furniture Barn, Wells Fargo Financial National Bank, PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: usprepregion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 84

Date Rcvd: May 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515934363 E-mail/Text: ebnbankruptcy@ahm.honda.com May 03 2017 22:57:18 American Honda Finance,
PO Box 168088, Irving, TX 75016-8088

515988700 E-mail/Text: ally@ebn.phinsolutions.com May 03 2017 22:56:10 Ally Financial f/k/a GMAC,
PO Box 130424, Roseville MN 55113-0004

515942041 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:37
BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

515954785 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:49:04
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

515934373 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:49:04 Bmw Financial Services,
5515 Parkcenter Cir, Dublin, OH 43017-3584

515934374 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:49:04 Bmw Financial Services,
Attn: Bankruptcy Department, PO Box 3608, Dublin, OH 43016-0306

516157180 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:19 Cerastes, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516143239 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:19 Comenity Capital Bank,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515941934 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515934386 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Fin Svcs LLC,
PO Box 15316, Wilmington, DE 19850-5316

515934387 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Financial,
Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025

515934392 E-mail/Text: cio.bncmail@irs.gov May 03 2017 22:56:38 IRS, PO Box 7346,
Philadelphia, PA 19101-7346

515934396 E-mail/Text: bnckohlsnotices@becket-lee.com May 03 2017 22:56:25 Kohls/Capital One,
PO Box 3120, Milwaukee, WI 53201-3120

515934397 +E-mail/Text: bnckohlsnotices@becket-lee.com May 03 2017 22:56:26 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515934400 E-mail/PDF: pa_dc_claims@navient.com May 03 2017 23:18:56 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500

515934399 E-mail/PDF: pa_dc_claims@navient.com May 03 2017 22:48:38 Navient, Attn: Claims Dept,
PO Box 9500, Wilkes Barre, PA 18773-9500

515934401 +E-mail/Text: bnc@nordstrom.com May 03 2017 22:56:31 Nordstrom/td, 13531 E Caley Ave,
Englewood, CO 80111-6505

516160012 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2017 22:54:20
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541

516159781 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2017 22:54:30
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541

516040132 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:58
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

516148477 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:58
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

515934407 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:52 Synch/Sams Club DC,
PO Box 965005, Orlando, FL 32896-5005

515934404 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/amazon, PO Box 965015,
Orlando, FL 32896-5015

515934405 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/lowes, PO Box 956005,
Orlando, FL 32896-0001

515934406 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:52 Synch/oldnavydc, PO Box 965005,
Orlando, FL 32896-5005

515934408 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/toysrus, PO Box 965005,
Orlando, FL 32896-5005

515934409 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:52 Synch/toysrus, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

515934410 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synchrony Bank/Amazon,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934411 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:31 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934412 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:31 Synchrony Bank/Old Navy,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934413 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:52 Synchrony Bank/Sams Club,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515934372* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk of Amer, PO Box 982235, El Paso, TX 79998-2235)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 84

Date Rcvd: May 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Conika Majumdar	on behalf of Creditor	BANK OF AMERICA, N.A. conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor	BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Ronald E. Norman	on behalf of Joint Debtor Allison M. Grafton	ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Ronald E. Norman	on behalf of Debtor Robert N. Grafton, Jr.	ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Sean M. O'Brien	on behalf of Creditor	BANK OF AMERICA, N.A. sobrien@flwlaw.com
William M. E. Powers, III	on behalf of Creditor	BANK OF AMERICA, N.A. ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor	BANK OF AMERICA, N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor	Bank of America, N.A. ecf@powerskirn.com
		TOTAL: 10